

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Steven M. Zook,	:	Bankruptcy Case No.: 18-24626-GLT
	:	
Debtor.	:	Chapter 13
	:	
Steven M. Zook,	:	Document No.:
	:	
Movant,	:	Related to Document No.: 136
	:	
v.	:	
	:	
Carrington Mortgage Services, LLC,	:	
	:	
Respondent.	:	

ORDER OF COURT

AND NOW, upon consideration of Debtor's Motion for Approval of Final Modification

Agreement, it is hereby ORDERED as follows:

1. The Debtor is approved to enter into the Modification Agreement under the following terms:

- a. Principal balance: \$115,849.10
- b. Effective Date: February 1, 2022
- c. End Date: January 1, 2052
- d. Payment schedule as follows:

	Modification Agreement
Unpaid Principal Balance	\$115,849.10
Arrearages	\$0.00
Maturity Date	January 1, 2052
Interest Rate	3.0000%
Total monthly payment including escrow	\$1,001.31
Effective Date	February 1, 2022

2. If the Modification Agreement is approved by the Court impacts the provisions of the Debtor's Chapter 13 Plan, a modified plan shall be filed within fourteen (14) days of the entry of the order approving the loan modification.

3. If the loan modification approved by the Court results in a material change in the Debtor's expenses, the Debtor shall file an amendment to the impacted schedules reflecting income and expenses (Schedules I and J) within fourteen (14) days of the entry of the order approving the loan modification.

Dated: March 8, 2022

DEFAULT
ENTRY


United States Bankruptcy Judge

In re:
Steven M. Zook
Debtor

Case No. 18-24626-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 08, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2022:

Recip ID	Recipient Name and Address
db	+ Steven M. Zook, 905 Jackman Avenue, Pittsburgh, PA 15202-2807

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Cenlar as servicer for Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB., et al bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Steven M. Zook bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;m;mrowe@thompsonattorney.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Avalon jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Mar 08, 2022

Form ID: pdf900

Total Noticed: 1

Maria Miksich

on behalf of Creditor Cenlar as servicer for Pingora Loan Servicing LLC mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 8